

Rail Infrastructure Development Company (Karnataka) Limited

(A Joint Venture of Government of Karnataka and Ministry of Railways)

K-RIDE

K-RIDE/HR/10/MEDI-CLAIM POLICY/2020

24th July 2020

TO WHOMSOEVER IT MAY CONCERN

Dear Sir/Madam,

Sub: Tender for “Group Medical and Group Personal Accident Policies”.

M/s. Rail Infrastructure Development Company (Karnataka) Limited invites tenders for “ Group Medical and Group Personal Accident Policies ”

Interested and eligible firms/companies may apply in prescribed format to M/s. Rail Infrastructure Development Company (Karnataka) Limited, MSIL House, 7th Floor, No.36, Cunningham Road, Bangalore 560052.

The tender documents and the formats can be downloaded from the website: www.kride.in You are requested to go through the information and send your tender Quotation in the format prescribed.

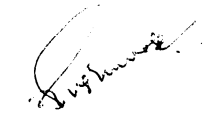
Submission of last date for Tender is 10th August 2020 at 3.00 PM.

Any corrigendum to this Tender will be only issued in the Website stated above and no paper advertisement will be issued separately.

Thanking you,

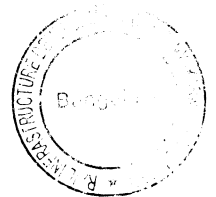
Yours faithfully,

For Rail Infrastructure Development Company (Karnataka) Limited



S.N. SRINIVASA
Company Secretary

Encl: a/a.



K-RIDE

RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LTD

(A Joint Venture of Ministry of Railways & Govt. of Karnataka)

Regd. Office : MSIL House, 7th Floor, #36, Cunningham Road, Bangalore – 560 052

Tel : +91-80-2237 0581, Fax : +91-80-2237 0582, website : www.kride.in

CIN: U60100KA2000PLC028171, E-mail: mdkride@gmail.com

TENDER DOCUMENT FOR GROUP MEDICAL & GROUP PERSONAL ACCIDENT POLICIES

Tender Document No. KRIDE/HR/10/MEDI-CLAIM POLICY/2020 Dated: 24.07.2020

Last date of Tender is 10/08/2020 @ 3.00 pm

ISSUED BY:

Rail Infrastructure Development Company (Karnataka) Limited

Regd. Office : MSIL House, 7th Floor, #36, Cunningham Road,
Bangalore – 560 052

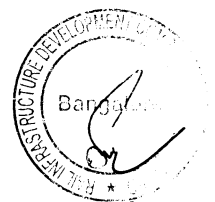
Tel : +91-80-2237 0581, Fax : +91-80-2237 0582,

website : www.kride.in

CIN: U60100KA2000PLC028171,

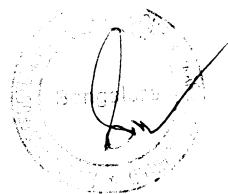
E-mail: mdkride@gmail.com

Note: This document contains a total of 20 pages. No change in the document by the tenderer is permissible



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1. Tender Information Sheet

Document Description	Tender Document for Group Medical & Personal Accident Insurance Policies
Tender No.& Date	K-RIDE/HR/10/Medi-claim Policy/2020 Dated: 24.07.2020
Last date & Time of Submission of Response to Tender Document	10.08.2020 at 3:00 p.m.
Tender Opening Date	10.08.2020 at 3.15 p.m.
Validity of Tender	60 (Sixty) days from the date of opening of tender.
Address for submission of Response to Tender Document	Rail Infrastructure Development Company (Karnataka) Limited, MSIL House, 7 th Floor, #36, Cunningham Road, Bangalore – 560 052 Ph.No. 080 – 22370581 Fax No. 080 – 22370582 Email ID: mdkride@gmail.com

Important Note: Prospective Tenderers are requested to remain updated for any notices/amendments/clarifications etc. to the Tender Document through the website www.kride.in No separate notifications will be issued for such notices/amendments/clarifications etc. in the print media or individually.



RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED

2. NOTICE INVITING TENDER

2.1 M/s. Rail Infrastructure Development Company (Karnataka) Limited (K-RIDE) invites "Sealed Tender" in the prescribed proforma from Insurance Regulatory and Development Authority of India (IRDAI) approved General Insurance Companies in connection with providing of Group Mediciam and Group Personal Accident Insurance policies for a period of 1 (one) year from the date of acceptance of the tender as per the details hereunder:-

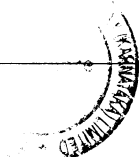
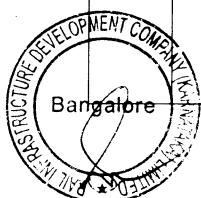
2.2 Background of the Company:

M/s. Rail Infrastructure Development Company (Karnataka) Limited (K-RIDE)) was incorporated in November 2000 as a Public Limited company for coordinating with Local organizations/Bodies in charge of urban development for the purposeful resolution of various ancillary matters connected with railway project development. The Company was restructured as a State Joint Venture with equity participation between Government of Karnataka and Ministry of Railways at 51:49 ratio vide Revised Shareholders Agreement dt.17.10.2018. The Company commenced the regular recruitment of staff during the year 2020-21.

2.3 The company desires to obtain the Group Mediciam Insurance policy to the existing employees and their dependents, and Group Personal Accident Insurance Policy to the existing employees engaged by KRIDE for a period of one year from the date of acceptance of the tender.

2.4 Brief scope of the coverage is as under:

Sl. No.	Name of the Policy	Details
1	Group Mediciam Insurance Policy	(a) Floater Cover (b) Coverage for Employees and their Dependants (c) Sum Insured Rs. 10 lakhs to Rs. 2 lakhs as detailed in the annexure 1 attached. (d) Pre existing diseases are to be covered (e) Maternity expenses benefit up to Rs. 25,000F for Normal Delivery Rs. 50,000/- for Caesarian (f) First 30 days waiting period from the commencement date of the policy to be waived. (g) First one year and two years and four years waiting periods for diseases to be waived. (h) Pre-hospitalization treatment for a period of 30 days (i) Post hospitalization treatment for a period of 60 days (j) New born baby covered from day one, expenses covered under maternity (k) Corporate buffer Rs. 10 lakhs (l) Ambulance charges Rs. 1500/- (m) Cashless hospitalization (n) Mid term inclusion / exclusion



		(o) Room rent 1 percent of sum insured per day subject to maximum of Rs. 5000/- and in respect of ICU 2 percent of sum insured per day subject to maximum of Rs. 10000/- (p) Day care treatment covered (q) Mid term natural additions will be allowed To be intimate within 45 days. Premium rate to be charges on pro rata Basis. (r) Congenital internal disease is covered. Congenital external disease excluded. (s) Benefits under the policy could be availed all over India. (t) Covid-19 cover from the commencement of the policy.												
2	Group Personal Accident Insurance Policy	Personal Accident arising out of and in the course of Employment Or by Rail/ road Accident or other means. Covers death/disability of the insured arising out of accidents. (b) Sum insured : for various employees are as per the list attached (Annexure II) (c) Contingencies Covered / Compensation Payable: <table><tr><td>Death due to accident</td><td>100% of sum insured</td></tr><tr><td>Permanent Total Disablement</td><td>150% of sum insured</td></tr><tr><td>Loss of 2 hands/2legs/2 eyes or combination there of</td><td>150% of sum insured</td></tr><tr><td>Medical Expenses Cover – Hospitalization/Domiciliary Hospitalization.</td><td>Rs. 1 lakh or actual whichever is less</td></tr><tr><td>Outpatient treatment</td><td>Rs. 2500/- (an excess of Rs. 250/-)</td></tr><tr><td>Pre and Post Hospitalization Treatment</td><td>Rs 10000/-</td></tr></table>	Death due to accident	100% of sum insured	Permanent Total Disablement	150% of sum insured	Loss of 2 hands/2legs/2 eyes or combination there of	150% of sum insured	Medical Expenses Cover – Hospitalization/Domiciliary Hospitalization.	Rs. 1 lakh or actual whichever is less	Outpatient treatment	Rs. 2500/- (an excess of Rs. 250/-)	Pre and Post Hospitalization Treatment	Rs 10000/-
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Outpatient treatment	Rs. 2500/- (an excess of Rs. 250/-)													
Pre and Post Hospitalization Treatment	Rs 10000/-													
3	Date of issue of Tender	24.07.2020												
4	Last Date and Time of Submission of Tender	10.08.2020: 3.00 PM												
5	Date and Time of Opening of Tenders	10.08.2020: 3.15 PM												
6	Validity of Tender	60 (Sixty) days from the date of opening of tender.												
7	Authority and place for seeking clarification & submission of Tender document.	Company Secretary, M/s.Rail Infrastructure Development Company (Karnataka) Ltd., (KRIDE) MSIL House, 7 th Floor, Cunningham Road, No.36, Bangalore - 560052 Phone: 080 – 22370581/2 Email: mdkride@gmail.com												



2.5 Important Note:

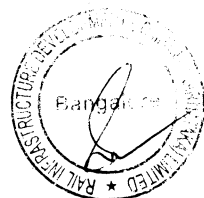
- a. Prospective Tenderers are requested to remain updated for any notices/amendments/clarifications etc., to the Tender document through the website www.kride.in. No separate notifications will be issued for such notices/amendments/clarifications etc., in the print media or individually.
- b. Option of quoting: The tenderers may quote either for renewal of both Group Mediciam Policy & Group Personnel Accident Policy or quote either for only for Group Mediciam policy or either for Only Group Personnel Accident policy.

2.5 Sum Insured:

- a) The Mediciam Scheme shall provide coverage for meeting all expenses relating to hospitalization of beneficiary members up to Rs10,00,000/- to Rs 2,00,000/- per family per year as per the entitlements as stated in the annexure I. The benefit shall be available to each and every member of the family on floater basis, i.e., the total reimbursement of Rs. 10,00,000/- (Rupees ten Lakhs) to Rs. 2,00,000/- (Rupees Two Lakhs) can be availed as per the entitlements of each employee either by one individual or collectively by other dependent members of the family of each employee.
- b) The Group Personal Accident Insurance Policy shall provide coverage for employees as stated in the Annexure II as per their entitlements of Rs 20,00,000 to Rs. 12,00,000 respectively for the employees stated therein.

3. General Terms & Conditions –

- 3.1 **TPA**– The insurer shall provide a good TPA and the TPA should be controlled by the insurer for better services. TPA- The insurer shall provide a good TPA to take care of cashless hospitalisation and reimbursement of expenses where ever cashless hospitalisation is not availed both in respect of Group Medi claim policy and Group personnel accident policy where hospitalisation is warranted.
- 3.2 **Surgeries** –All major & minor surgeries will be out of any capping limit.
- 3.3 **Network Hospitals / Nursing Homes** – Renowned & Major Hospitals / Nursing homes pan India should be in the NWH/PPN Hospital list, which is to be attached with the quotation.
- 3.4 All pre-existing diseases are to be covered under the policy.
- 3.5 Coverage of benefits should be from the very first day of the inception of the policy.
- 3.6 **Claim submission after discharge from Hospitals/Nursing Homes**- Submission of claims should be allowed up-to 30 days from the date of discharge from the Hospital / Nursing Homes.
- 3.7 **Pre & Post Hospitalization benefits** – Coverage for reimbursement is 30 days for pre-hospitalization and post hospitalization is 60 days.
- 3.8 **Claim settlement on discharge** - Settlement of claims on discharge should be done on priority without any delay. Responsibility against such settlement by the TPA should be borne by the Insurer.
- 3.9 **Claim submission for pre-hospitalization**- should be 30 days from the date of discharge. **Claim submission after post-hospitalization**- Should be up-to 30 days from the date of treatment.
- 3.10 **Return of original documents** -In some cases after the claims are submitted along with the original documents for reimbursement, where the patient is in need of getting back the original documents after the verifications are over by the TPA, should be returned on furnishing a request towards the same by the concerned employee.



- 3.11 Intimation of hospitalization**-On admission of a patient in a network-hospital, intimation is required to be given within 24 to 48 hours, with reasonable flexibility in certain circumstances.
- 3.12 Inclusion/Exclusion** – Provision for inclusion / exclusion of members should be made on pro-rata basis. In this regard, the break-up figure of individual exclusion is to be specified by the insurance service provider.
- 3.13 Inclusion of rare & uncommon diseases** - Certain diseases which are not covered in the common list of disease shall be covered in the policy documents.
- 3.14** Coverage of the policy should take place from the day of handing over of premium cheque.
- 3.15** Since this being the first year of obtaining the insurance policy, no statistical data for amount of claim settled during the previous year is available.

4. Special Terms and Conditions

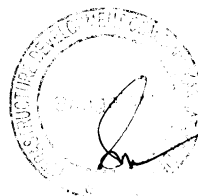
- I.** There should be a dedicated helpline (24x7) from the TPA of Insurance Company available and the contact details should be furnished after the finalization of the Policy.
- II.** If there is any reimbursement to the employees by the TPA/Insurance Company, the same should be paid within 15 days to the employees on receipt of bills.
- III.** The response time by the TPA at the time of admission should be maximum of six hours.
- IV.** Management Information System (MIS) Reports and Claim Dumps are to be furnished to the KRIDE on quarterly basis.
- V.** In case of **emergency hospitalization**, the insured members can directly approach any Hospital / Nursing Home with the Medclaim ID card provided by the TPA.
- VI.** **24x7** Cashless Facility will be given to the members for availing treatment from the network hospitals.
- VII.** The Medclaim ID cards of the members should be issued by the TPA within 15 days after submission of names by KRIDE.
- VIII.** A representative from the TPA must visit KRIDE once in 2 months for receiving claims and handling the grievances as a whole.

Part – II

5. GENERAL INSTRUCTIONS

5.1 SELECTION OF SUCCESSFUL TENDERER (INSURANCE COMPANY)

The successful tenderer would be selected on the basis of lowest quoted rate as per the format enclosed at Annexure III & Annexure IV for a period of one year from the date of acceptance of the quotation and payment of premium. The Offer shall remain valid for a period of 60 days from the last date of submission of tender documents.



5.2 Date of Issue: Tenders forms can be downloaded from KRIDE website: www.kride.in

5.3 LAST DATE AND ADDRESS FOR SENDING THE TENDER

Interested Insurance companies can send their duly completed tender proposal on or before **10/08/2020 up to 3:00 pm** at the following address in person or by post:

To

M/s. Rail Infrastructure Development Company (Karnataka) Ltd.,
MSIL House, 7th Floor, #36, Cunningham Road,
Bangalore – 560 052
Ph.No. 080 – 22370581
Fax No. 080 – 22370582
Email ID: mdkride@gmail.com

The tenders can also be personally dropped in the Tender Box Placed in the K-RIDE Office at the above address on or before the due date and time.

The responses should be submitted strictly as per prescribed format along with documents in support of information submitted therein by the responding Insurance Company.

5.4 K-RIDE reserves the right to accept, modify, expand, restrict, split, reject or cancel the tenders at any stage without assigning any reason and liability whatsoever and to re-invite tender at its sole discretion. The corrigendum, extension, cancellation of this Tender, if any, shall be given on KRIDE's website only. Prospective tenderers are requested to visit the website regularly for this purpose.

In case the successful tenderer is unable to provide the service after issuance of P.O. for any reason whatsoever, the KRIDE shall have the right to take suitable necessary action as deemed fit.

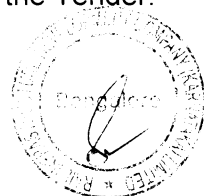
Delivery of the responses along with documents against the Tender at the above address will be the sole responsibility of the responding Insurance Company. KRIDE shall not be responsible for any postal delay, if any and no claim whatsoever shall be entertained in this regard. The tenders received after the stipulated tender submission date / time will be rejected.

5.5 Date of Opening of Tender:

The tenders will be opened on 10/08/2020 at 3:15 P.M. All the tenderers are invited to be present in the opening or send their authorized representative to attend the opening.

5.6 SUBMISSION OF PROPOSAL

The financial quotes in the prescribed form shall be signed on every page by the authorized person including annexure / appendices shall be submitted in separate sealed envelopes clearly super-subscribed as **“Tender for Group Mediclaim & Group Accident Insurance Policies – K-RIDE”** All the relevant documents shall be enclosed with the Tender.



Tenderer must fill up all the details as required in Annexure I to V and also Financial quotation as per Annexure IV and furnish all the required information as per the instructions given in various sections of the Tender Document.

The tender should be signed by a duly authorized representative of the Insurance Company. It shall be certified that the person signing the tender is empowered to do so on behalf of the Company

The proposal shall be filled in by the Insurance Company neatly and accurately. Any corrections or overwriting would render the proposal invalid. Conditional offers / offers which are not in conformity to the prescribed document will be summarily rejected. All the documents submitted with the Tender are to be furnished duly signed on all pages along with the financial quote.

5.7 TENDER EVALUATION

The tender evaluation will be on the basis of total premium outed for each of the policies. K-RIDE reserves right to consider the premium quoted for each individual policy separately and the lowest quoted tenderer for each of the policies will be considered for acceptance subject to compliance with other terms and conditions of the tender notification. KRIDE reserves the right to negotiate with responsive and unconditional L-1 tenderer, determined on the basis of total premiums quoted for each individual policy.

Insurance Companies are at liberty to send their authorized representative at the time of opening of financial proposal. The authorized Committee of K-RIDE shall evaluate the Tender quotes for further consideration.

5.8 AWARD OF CONTRACT

The contract shall be awarded to the Insurance Company, by conveying acceptance of the proposal by K-RIDE through registered / speed post / courier. Negotiation with the L-1 Insurance Company, if needed, will be done by the Committee before awarding of the contract.

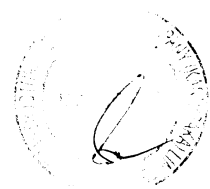
All the terms and conditions as stated in the Tender documents, Annexures and Acceptance conveyed by K-RIDE will constitute a binding contract between the Insurance Company and K-RIDE.

5.9 FORCE MAJEURE

For the purposes of this Contract, "Force Majeure" means any unforeseen event directly interfering with the services during the currency of the contract such as war, insurrection, restraint imposed by the government, Act of Legislature or other authority, explosion, accident, strike, riot, lockout, act of public enemy, act of God, sabotage which is beyond the reasonable control of a Party and which makes a Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.

The obligations of K-RIDE and the Insurance Company shall remain suspended if and to the extent that they are unable to carry out such obligations owing to force majeure or reasons beyond their control.

The failure of a Party to fulfil any of its obligations under the contract shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event –



- (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and
- (b) has informed the other Party as soon as possible about the occurrence of such an event and such impossibility subsists for not less than 60 days.

5.10 INDEMNITY

The Insurance Company hereby agrees to keep indemnified and shall keep indemnified and hold harmless K-RIDE from and against all and any claims, demands, losses, damages, penalties, expenses and proceedings connected with the implementation of this Contract or arising from any breach or non-compliance whatsoever by the Insurance Company or any of the persons deployed by it pursuant hereto of or in relation to any such matter as aforesaid or otherwise arising from any act or omission on their part, whether wilful or not, and whether within or without the premises.

5.11 OTHER TERMS AND CONDITIONS

Any changes in the terms and conditions of the document can only be made in writing and by mutual agreement. This Contract, its meaning and interpretation, and the relation between the Parties shall be governed by the laws of India for the time being in force.

Any notice, request or consent made pursuant to this Contract shall be in writing and shall be deemed to have been made when delivered in person or sent by registered / speed post / courier to an authorized representative of the Party.

Any action required or permitted to be taken, and any document required or permitted to be executed, under this contract by KRIDE or the Insurance Company, may be taken or executed by the officials authorized.

Unless otherwise specified, the Insurance Company, and their personnel shall pay such taxes, duties, fees etc. as may be levied under Central/State law and the same will not be reimbursed by K-RIDE.

5.12 Commencement, Validity, Modification and Termination of Contract Effectiveness of Contract

(a) Commencement of services:

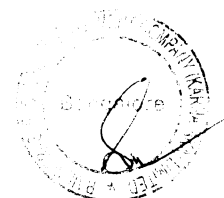
This contract shall come into effect from the date of acceptance of tender and payment of premium cheque for a period of one year.

(b) Validity of Contract

Unless terminated earlier, this Contract shall be valid for a period of one-year from the date of acceptance of tender and payment of premium cheque.

(c) Modification

After awarding of the contract, any changes in the modus of implementation can be agreed to mutually in writing.



(d) Termination by K-RIDE

K-RIDE may terminate the Contract, by not less than thirty (30) days' written notice of termination to the Insurance Company, to be given after the occurrence of any of the events specified below in clauses:

- (a) If the Insurance Company commits breach of contract or do not remedy / rectify a failure in the performance of their obligations under the Contract.
- (b) If the Insurance Company become insolvent or bankrupt;
- (c) If K-RIDE in its sole discretion, decides to terminate this Contract.

In the event of termination on unsatisfactory service or in violation of any of the terms & conditions of contract, the Insurance Company will be blacklisted / debarred from participating in any tender of K-RIDE.

5.13 OBLIGATIONS OF THE INSURANCE COMPANY

The Insurance Company shall perform the Services and carry out their obligations with all due diligence, efficiency and economy in accordance with generally accepted professional techniques and practices, and shall observe sound management practices. The Insurance Company shall always act, in respect of any matter relating to this Contract or to the Services, as faithful advisors to KRIDE.

The Insurance Company must not benefit from Commissions, Discounts, Recruitment Fee, etc.

Neither the Insurance Company nor their Personnel shall engage, either directly or indirectly, in any such activities which conflict with their role under the assignment.

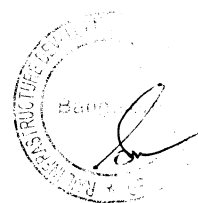
All transactions between the Insurance Company and third parties shall be carried out as between two principals without reference in any event to K-RIDE. The Insurance Company shall also undertake to make the third parties fully aware of the position aforesaid.

Insurance Company shall be liable to pay damages to K-RIDE for any losses, costs and expenses incurred by K-RIDE due to breach of any of the terms and conditions of this contract and failure to perform any of the obligations under the contract.

The Insurance Company shall give detailed descriptions of the Services to be performed, period for completion of various tasks, different tasks, specific tasks, etc., to be approved by K-RIDE.

Confidentiality and Non-disclosure of the Agreement

Without prior written consent of the other party at any time, each party shall not divulge or disclose to any person or use for any purpose unconnected with the implementation of the work, any information concerning the work, the services except to their respective officers, director, employers, agents, representatives and professional advisors on a need to know basis or as may be required by any law, rule, regulation or any judicial process.



The Insurance Company shall obtain K-RIDE prior approval in writing wherever necessary.

Documents Prepared by the Insurance Company to be the Property of KRIDE. All plans, charts, specifications, designs, reports, and other documents submitted by the Insurance Company shall become and remain the property of K-RIDE, and the Insurance Company shall, not later than upon termination or expiration of this Contract, deliver all such documents to K-RIDE, together with a detailed inventory thereof. The Insurance Company may retain a copy of such documents provided. For future use of these documents, if any, shall be subject to the prior written approval of the K-RIDE.

5.14 OBLIGATIONS OF K-RIDE

KRIDE shall assist the Insurance Company as may be required in order to carry out the assignment.

5.15 PAYMENTS TO THE INSURANCE COMPANY

The Insurance Company will be paid at the accepted rates per family subject to the terms and conditions of the contract.

The Insurance Company will be paid as per their quote as accepted by K-RIDE subject to agreement of Terms & Conditions stipulated in the tender.

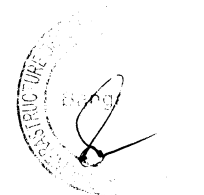
5.16 CORRUPT OR FRAUDULENT PRACTICES

K-RIDE expects the highest standard of ethics during the selection and executions of such contracts.

In pursuance of the above objective, the following defines, for the purposes of this provision, the terms set forth below as follows:

- 5.16.1 "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the selection process or in contract execution;
- 5.16.2 "Fraudulent practice" means misrepresentation or omission of facts in order to influence a selection process or the execution of a contract to the detriment of K-RIDE or submission of forged documents in connection with this tender.
- 5.16.3 "Collusive practice" means a scheme of arrangement between two or more Insurance Company, with or without the knowledge of K-RIDE (prior to or after proposal submission) designed to establish bid prices at artificial non-competitive levels; and
- 5.16.4 "Coercive practice" means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the executive of contract.

It is further provided that K-RIDE will reject the proposal and ban the Insurance Company for an indefinite period if it is found that the Insurance Company has engaged in corrupt or fraudulent activities in competing for the contract in question. K-RIDE shall be free to take any other action also.



5.17 SCOPE OF SERVICE

In performing the terms and conditions of the Contract, the Insurance Company shall at all times act as an Independent Insurance Company. The contract does not in any way create a relationship of principal and agent between K-RIDE and the Insurance Company. The Insurance Company shall not act or attempt or represent itself as an agent of K-RIDE. It is clearly understood and accepted by both parties that this Contract between the parties evidenced by it is on a Principal to Principal basis and nothing herein contained shall be construed or understood as constituting either party hereto, the agent or representative of the other, under any circumstances. The employees of the Insurance Company shall never, under any circumstances whatsoever, be entitled to claim themselves to be the employees of the K-RIDE.

5.18 ARBITRATION

In the event of any dispute arising amongst the Parties, the Parties agree to use their best efforts to attempt to resolve all disputes in prompt, equitable and good faith. In the event the Parties are unable to do so, then such dispute shall be finally resolved by arbitration. The arbitration shall be conducted in the English language and the venue of the arbitration shall be in Bangalore. The sole arbitrator will be appointed by the MD/K-RIDE whose decision in this regard will be final and binding.

5.19 JURISDICTION

The parties hereby irrevocably consent to the sole jurisdiction of the Courts of Bangalore only in connection with any actions or proceedings arising out or in relation to this Tender.

5.20 GENERAL:

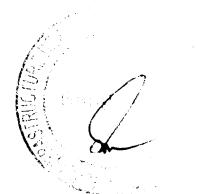
M/s. Aims Insurance Broking Pvt. Ltd., Thrissur/Bangalore are our insurance intermediary as per IRDAI (Insurance Brokers) Regulations 2018 and they can be contacted over mobile nos. 9945036453 & 9019595300.

K-RIDE reserves the right to accept or reject any or all Tenders without assigning any reason. Tenderer(s) shall have no cause of action or claim against KRIDE for rejection of its / their proposal. K-RIDE's decision shall be final, conclusive and binding on Tenderer(s). K-RIDE reserves the right to assess the insurer's capacity and capability to perform should the circumstances so warrant.

No Tender can be withdrawn after submission and during tender validity period. Submission of a tender by a tenderer implies that he had read all the tender documents including amendments if any, has made himself aware of the scope and specifications of the Tender Document for providing Group medical & Group Personal Accident Insurance policies and other factors having any bearing on the execution thereof.

No special/counter conditions are acceptable

All tenderers are hereby cautioned that Tender conditions need to be strictly complied with and that conditional offers with deviations from the conditions and Insurance coverages stipulated in these document shall be rejected as non-responsive and will not be considered in tender evaluation and award of contract. Decision of K-RIDE will be final and binding in this regard



RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED (KRIDE)

List of Employees and their families for
Group Medical Policy

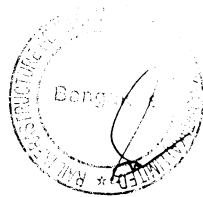
Sl. No.	Name		Date of Birth	Age	Group Medical Policy Limit per family as per KRIDE Medical Attendance Rules
	Employee & their Dependant	Relationship			
1	Mr. Amit Garg	Self	11.09.1965	54	Rs. 10 lakhs
2	Mr. Kartikeya Garg	Son	07.06.1997	23	
3	Mrs. Damyanti Garg	Mother	09.03.1944	76	
4	Sridhar Vedula	Self	30.08.1968	51	Rs. 7.5 lakhs
5	Mrs. Aruna.V	Wife	31.07.1971	48	
6	Mr. Sruthi Sagar.V	Son	02.10.1994	25	
7	Ms. Sri Ramya priya.V	Daughter	27.01.2001	19	
8	Mrs. Shanti Devi.V	Mother	10.01.1946	74	
9	Mr. V. S.R. Moorthy	Father	10.09.1941	78	Rs. 7.5 lakhs
10	Mr. S.N. Srinivasa	Self	16.05.1960	60	
11	Mrs. V. Vijayalakshmi	Wife	12.05.1965	55	
12	Ms. S. Srividya	Daughter	25.08.1995	25	Rs. 6.5 lakhs
13	Dr. Madhu. N.N	Self	17.04.1989	31	
14	B/o Madhu.N.N	Daughter	24.08.2019	9 months	Rs. 7 lakhs
15	B.S. Kiran	Self	13.07.1977	42	
16	Ms. Vishishta Kiran	Daughter	27.03.2004	16	
17	Mr. Shresht Kiran	Son	11.09.2007	12	Rs. 5 lakhs
18	Mrs. K.M. Manorama	Self	16.07.1964	56	
19	Mr. B. Narayana	Husband	03.07.1960	60	
20	Mr. Alok Chakravarthy	Son	10.04.2000	20	Rs. 2 lakhs
21	Mr. Manish Singh	Self	15.07.1999	21	
22	Smt. Nethra. D	Self	17.05.1992	28	Rs. 3 lakhs
23	Smt. Mangala Gowri. N.S	Self	11.06.1985	35	Rs. 3 lakhs
24	Pavan. R	Son	16.01.2009	11	
25	Yashash. R	Son	19.05.2011	9	
26	Mr. S. Sherfudeen	Self	02.06.1965	55	Rs. 7 lakhs
27	Smt. Nishath Begam	Wife	02.05.1966	54	
28	Smt. S. Saira	Daughter	06.09.1997	23	
29	Mr. S. Najmuddin	Son	05.12.1994	25	
30	Mr. Syed Usman	Self	16.04.1960	60	Rs. 5 lakhs
31	Smt. Zareen Taj	Wife	22.02.1972	48	
32	Smt. Saba Sultana	Daughter	21.08.1996	23	
33	Smt. Sumaiya Sultana	Daughter	12.02.1999	21	
34	Mr. K. Rajanna	Self	17.04.1960	60	Rs. 5 lakhs
35	Smt. K. Gayathri	Wife	27.06.1972	49	
36	Mr. R. Sanjay	Son	20.04.1997	22	
37	Mr. B. Hampanna	Self	28.11.1958	61	Rs. 5 lakhs
38	Smt. Pushpalatha	Wife	26.04.1968	52	

Annexure II

RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA)
LIMITED

List of Employees for Group Personal Accident Insurance

Sl. No.	Name of the Employees	Date of Birth	Age	Sum Insured (₹)
1	Mr. Amit Garg	11.09.1965	54	20 lakhs
2	Mr. Sridhar Vedula	30.08.1968	51	12.5 lakhs
3	Mr. S.N. Srinivasa	16.05.1960	60	12.5 lakhs
4	Dr. Madhu. N.N	17.04.1989	31	12 lakhs
5	Mr. B.S. Kiran	13.07.1977	42	12 lakhs
6	Mrs. K.M. Manorama	16.07.1964	56	12 lakhs
7	Mr. Manish Singh	15.07.1999	21	12 lakhs
8	Smt. Nethra. D	17.05.1992	28	12 lakhs
9	Smt. N.S. Mangala Gowri	11.06.1985	35	12 lakhs
10	Mr. S. Sherfudeen	02.06.1965	55	12 lakhs
11	Mr. Syed Usman	16.04.1960	60	12 lakhs
12	Mr. K. Rajanna	17.04.1960	60	12 lakhs
13	Mr. B. Hampanna	28.11.1958	61	12 lakhs

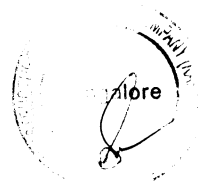


Annexure – III

Section – A

List of Documents for Tender

Sl. No.	Particulars	List of Documents to be furnished as 'marked'		Checklist of the documents submitted (Yes / No)
01	Name of Insurance Company :			
02	Detailed office Address of the company with office telephone number, fax number, email address and mobile number of the contact person	(Annexure – A)		
03	Brief profile of the Insurance company : a) Names of cities where the co. has operations. b) Details of any tie-up. c) State-wise list of network hospitals with cashless facility. d) Name(s) and Phone/Cell Nos. of the contact person(s) of all the branches.	(Annexure – B)		
04	Date of Establishment of the company.			
05	Certificate of registration with IRDA or by a Central legislation as a proof of its registration to undertake insurance related activities.	(Annexure -)		
06	PAN Number (attach documentary evidence)	(Annexure – F)		
07	Goods and Service Tax Registration Number (attach documentary evidence)	(Annexure – G)		
08	<u>Annual Turnover of the company for last three years :</u> Copy of the Income Tax Return and Certified copy of audited balance sheet from Chartered Accountant of last three financial years to be enclosed.	(Annexure – H)		
		Financial Year	Turnover (Rupees in lakhs)	
		2017-2018 2018-2019 2019-2020		

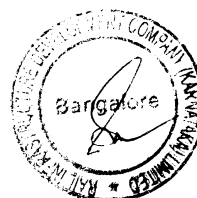


9	<p>Details of some of the organizations where the Insurance Company has been providing services for the last three years giving details of organization name, telephone and fax number with contract validity, type of families insured and total number of families insured by them may be provided.</p> <p>Relevant supporting documents in regard to the same should be submitted along with the tender documents.</p>	(Annexure – I)	
10	<p>Declaration to the effect in form of affidavit that the tenderer has not been blacklisted or barred by any government organization including PSUs or is not under investigation by any law enforcement agency (to be enclosed).</p>	(Annexure – J)	

I / We hereby declare that the information submitted hereby is correct to the best of my / our knowledge and belief. My / Our Insurance Company has not been debarred by any Govt. department / PSUs for providing Mediclaim Insurance coverage in the last 3 years. In case of any information / documents found to be false, fake or incorrect, K-RIDE is free to take action against my / our Insurance company as deemed fit by them. I / we, _____ do also hereby declare that I / we are not engaged in any activity, which conflicts directly or indirectly with the proposed assignment. I / we further declare that during the currency of the contract, I / we will not engage in any such conflicting activity.

(Signature of Authorized person with seal)

Note: A signed copy of the tender documents as acceptance of all terms and conditions of the tender is to be enclosed along with tender quotation.



Annexure – IV

FORMAT FOR SUBMITTING FINANCIAL QUOTE BY THE INSURANCE AGENCIES

(To be submitted on letterhead of the Insurance Company with signatures of the authorized signatory)

To

M/s. Rail Infrastructure Development Company (Karnataka) Ltd.,
MSIL House, 7th Floor, #36, Cunningham Road,
Bangalore – 560 052
Ph.No. 080 – 22370581
Fax No. 080 – 22370582
Email ID: mdkride@gmail.com

Dear Sir,

Subject: Financial quote towards tender for providing Group Mediclaim and Group Personal Accident Policy – K-RIDE

I/We, hereby submit our financial quote for the captioned subject, if the work is awarded to us:

A. Premium against Group Mediclaim Insurance for K-RIDE Employees & their dependents as per the annexure enclosed.

Premium to be charged for one year	Total Lives	Coverage	Amount of Premium (Rs.)	Goods and Service Tax (Rs.)	Total Amount (Rs.)
No. of beneficiaries (Existing employees with dependents) as per Annexure I.		As per entitlements stated in the annexure I			

Note: Premium is payable on prorata basis on additions / refundable for deletions (subject to no claim) which should be predetermined per family basis irrespective of size of the family.



B. Premium against Group Personal Accident Insurance Policy for employees of K-RIDE only:

Premium to be charged for one year	Total Lives	Coverage	Amount of Premium (Rs.)	Goods and Service Tax (Rs.)	Total Amount (Rs.)
No. of beneficiaries (Existing employees) as per Annexure - II.		As per entitlements stated in the annexure II			

Note: Premium is payable on prorata basis on additions / refundable for deletions (subject to no claim) which should be predetermined on per capita basis.

Tender quote evaluation will be based on the basis of total premium quoted including all taxes and duties separately for each of the policies stated in (A) and (B) above.

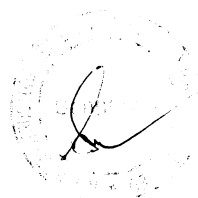
The offer will be valid for 60 days from the last date of submission of this tender. The offer is made after taking into consideration and understanding all the terms and conditions stated in the Tender documents and agreeing to the same.

Signature of Authorized Signatory :

Name and Seal of the tenderer :

Date:

Place:



Annexure – V

(On office letter head)

To

Date:

M/s. Rail Infrastructure Development Company (Karnataka) Ltd.,
MSIL House, 7th Floor, #36, Cunningham Road,
Bangalore – 560 052
Ph.No. 080 – 22370581
Fax No. 080 – 22370582
Email ID: mdkride@gmail.com

Ref.: Tender Notice No.

Dear Sir,

Sub: Tender for Group Mediclaim & Group Personal Accident Insurance Policies – K-RIDE

With reference to the above, enclosed herewith are the Tender documents for Group Mediclaim & Group Personal Accident Insurance Policies for K-RIDE.

I/We hereby reconfirm and declare that I/We have carefully read and understood the above referred Tender document including instructions, terms & conditions and all the contents stated therein published on K-RIDE website.

Thanking you,

Yours faithfully,

(Signature of the Authorized Signatory)

Name:

Designation:

Name of the Company:

Mobile No.:

